

Exhibit No.

64

Date

3.18.11

Bill No.

Verde, Jackson and

HB2

To: Representatives Ryan Zinke, Jon Sonju, Bruce Tutvedt and Verdel Jackson and
members of the Senate Finance and Claims Committee.
March 18, 2011

I would like to start out by saying that I am a small business owner in Kalispell. My husband and I started our business in 1995. We employ 6 full time workers. We have always offered health insurance coverage to our employees and their families. We have a major medical high deductible HSA plan. We cover 100% of the employee premium and 50% of their dependent premium. We put \$20/pay in their health savings account. I know my employees have accessed health services through both Planned Parenthood and the county health department for routine care and family planning. I have heard other small business owners say that they don't provide health insurance coverage because they can't afford it. My response has always been that my family and my employee's families can't afford NOT to have it.

Your decision last week in House Bill 2 to eliminate all family planning money in the budget is not just disappointing on a human level, it is a very short sighted view of the economics of pregnancy and reproductive health.

This is certainly a case where an ounce of prevention is worth a pound of cure. The unintended pregnancy of a low income women cost taxpayers \$12,000 the first year in Medicaid costs, and that is if the baby is born healthy, it can cost hundreds of thousands of dollars if the baby is born prematurely.

Without access to affordable family planning services we can expect a steep increase in the number of unintended pregnancies.

And all of this flies in the face of 50 years of US policy.

On November 3, 1961, President John F. Kennedy established the U.S. Agency for International Development (USAID).

**One of it's corner stone objectives is to Save Lives, and Protect Health through
"Family Planning"**

USAID's Family Planning program is a success story. Since the launch of the program in 1965, families are better able to feed, clothe, educate, and provide health care for their children..

Enabling couples to determine whether, when, and how often to have children is vital to safe motherhood and healthy families. Voluntary family planning has profound health, economic, and social benefits for families and communities:

- Protecting the health of women by reducing high-risk pregnancies
- Protecting the health of children by allowing sufficient time between pregnancies

- Fighting HIV/AIDS through providing information, counseling, and access to male and female condoms
- Reducing abortions
- Supporting women's rights and opportunities for education, employment, and full participation in society
- Protecting the environment by stabilizing population growth

USAID supports family planning activities through a variety of programs in more than 65 countries. In fiscal year 2008, Agency-wide funding for family planning and reproductive health totaled \$470 million and is expected to be over 700 million this year.

What your actions are saying to the people of Montana and the world is:

Our low income families do not deserve the same family planning benefits we have historically and are currently offering low income families in developing countries.

Your job here in Helena is to look out for the best interests of all Montanans, wealthy or not. Do not turn your back on our own citizens because you think you are teaching Washington a lesson.

There is a saying in business that says: what if I train my employees and they leave? The answer is: what if you don't train them and they stay?

So I ask you. Are you prepared to pay for the consequences of NOT providing family planning benefits and preventative reproductive health care? Because we're talking about Montana citizens and they're staying.

Thank you for your time.

Respectfully submitted,

Diane Yarus
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